

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 24-11693-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James M. Castello  
212 Millstone Rd.  
Millstone Township, NJ 08535

Social Security No.:  
xxx-xx-0981

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 02/22/2024 and a confirmation hearing on such Plan has been scheduled for 4/24/2024 at 10:00 AM.

The debtor filed a Modified Plan on 03/28/2024 and a confirmation hearing on the Modified Plan is scheduled for 5/8/2024 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 1, 2024  
JAN: mmf

Jeanne Naughton  
Clerk

In re:  
James M. Castello  
Debtor

Case No. 24-11693-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 01, 2024

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2024:

Recip ID	Recipient Name and Address
db	+ James M. Castello, 212 Millstone Rd., Millstone Township, NJ 08535-8512
aty	+ Jonathan Goldsmith Cohen, I Mark Cohen Law Group, 1 Executive Dr Ste 6, Tinton Falls, NJ 07701-4938
520170600	PNC Financial, Pnc Cb Investigations, Cleveland, OH 44101
520170602	State of New Jersey Division of Taxation, PO Box 261, Trenton, NJ 08695-0261

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 01 2024 23:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 01 2024 23:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Apr 01 2024 23:55:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520170604	+ Email/Text: bankruptcycafe@affinityfcu.com	Apr 01 2024 23:55:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
520178106	+ Email/Text: rmcowell@slgcollect.com	Apr 01 2024 23:55:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520170581	+ Email/Text: bankruptcycafe@affinityfcu.com	Apr 01 2024 23:55:00	Affinity Federal Credit Union, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332
520170582	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2024 23:49:17	Cap1/wsi, Po Box 31293, Salt Lake City, UT 84131-0293
520170583	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 02 2024 00:44:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170585	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2024 23:48:44	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520170587	+ Email/Text: bankruptcy.notifications@fisglobal.com	Apr 01 2024 23:57:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520170589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2024 23:48:16	Citi Card/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
520170588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2024 23:49:19	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
520190730	Email/Text: mrdiscen@discover.com	Apr 01 2024 23:52:00	Discover Bank, P.O. Box 3025, New Albany, Oh

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 01, 2024

Form ID: 186

Total Noticed: 31

			43054-3025
520178370	Email/Text: mrdiscen@discover.com	Apr 01 2024 23:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520170592	+ Email/Text: mrdiscen@discover.com	Apr 01 2024 23:52:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170590	+ Email/Text: mrdiscen@discover.com	Apr 01 2024 23:52:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520170594	Email/Text: bankruptcycourts@equifax.com	Apr 01 2024 23:55:00	Equifax, PO Box 740241, Atlanta, GA 30374
520170595	^ MEBN	Apr 01 2024 22:46:25	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
520170596	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 01 2024 23:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520170605	Email/Text: camanagement@mtb.com	Apr 01 2024 23:56:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520170597	Email/Text: camanagement@mtb.com	Apr 01 2024 23:56:00	M & T Bank, Po Box 900, Millsboro, DE 19966
520170599	Email/Text: Bankruptcy.Notices@pnc.com	Apr 01 2024 23:53:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
520170606	Email/Text: Bankruptcy.Notices@pnc.com	Apr 01 2024 23:53:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520170601	Email/Text: Bankruptcy.Notices@pnc.com	Apr 01 2024 23:53:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
520206436	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 01 2024 23:53:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520170603	Email/Text: DASPUBREC@transunion.com	Apr 01 2024 23:52:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
520171327	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Apr 01 2024 23:48:48	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520170598		M1/Deserve Celtic Bank
520170584	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170586	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520170593	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170591	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3  
Date Rcvd: Apr 01, 2024

User: admin  
Form ID: 186

Page 3 of 3  
Total Noticed: 31

Date: Apr 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew P. Chigounis	on behalf of Creditor Affinity Federal Credit Union achigounis@slgcollect.com anovoa@slgcollect.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor James M. Castello imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7